

Influence Of The Islamic Leadership To Participation Of The Members, Business Performance And Prosperity Of The Members Of Syari'ah Financial Service Cooperative In East Kalimantan Province

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Abstract

Management has a central position in activating the overall existing components or resources to achieve the goal of cooperative, namely the achievement of welfare or prosperity for its members. Evaluation on effectiveness of cooperative business can be carried out by measuring the outputs of the achieved performance of the cooperative business and the level of prosperity achieved by the members based on the Islamic economic perspective. The practice and the role of Islamic leadership, participation of the members, and the business performance constitute 3 (three) important factors stimulating the achievement of prosperity of the members of Syari'ah Financial Service Cooperative (KJKS) / Syari'ah Financial Service Unit (UJKS) in East Kalimantan.

Keywords: Leadership, participation of the members, business performance and prosperity of the members.

INTRODUCTION

The economic development in Indonesia depends on the synergy of the three actors, namely *BUMN* (State Owned Enterprises), *BUMS* (Private Owned Enterprises), and *BUK* (Cooperative Enterprises). Among these three groups of economic actors, the one that gets a lot of attention is the Cooperative, because it exists in the cities until the remote villages and the background of its establishment is different from that of the other two economic actors. *BUK* is established based on the joint interests of community to help themselves in order to own themselves together, constituting the self-empowerment with the goal to look for benefit of the establishment of the cooperative. It is in line with the statement given by Swasono (2005: 113-114) constituting the primary element in establishing the cooperative (micro dimension) as a pot for the economic businesses.

The one having the main role in managing the Syari'ah Financial Service Cooperative in East Kalimantan Province is the Management constituting the leader and at the same time also serves as the manager. The management serving as the direct manager of the cooperative business activities may occur at the cooperative whose business scale is relatively still small (micro business). Its consideration is the efficiency, because the manager is not provided with salary, instead he gets a portion from the SHU (the remaining portion of the business outputs) of the Cooperative. The Manager is responsible for the management, so that on the operational process, a Manager has a contract related to his tasks, responsibility and the right constituting the compensation under a fixed nature upon his contribution to the Cooperative and the right (incentive) for the work performance achieved. The performance of the Syari'ah Financial Service Cooperatives in East Kalimantan, from the view point of the total amount of Cooperatives as a whole, has developed their turn-over reaching 15.31% not in line with the average development of SHU (the remaining amount of business output) reaching only 4.19%. Thus, the role of the Islamic leadership, participation of the members, and the business performance become 3 (three) important factors stimulating the prosperity of its members.

The goal of establishing the Syari'ah Financial Service Cooperative is to achieve the prosperity of its members in particular and to achieve the community welfare in general. According to the Islamic economic perspective, prosperity is not merely the fulfilment of material (physical) needs, but also the fulfilment of spiritual (mental) needs. The Islamic economy has the objective to learn the human efforts to achieve the *al-falah* (prosperity) by using the existing resources through the exchange mechanism. The Islamic economy is established and based on the Noble Qur'an and the Sunnah, therefore everything not based on the Noble Qur'an and the Sunnah is not the Islamic economy (*Nadratusszaman 2013: 7*).

LITERATURE REVIEW

Cooperative

Cooperative is a corporation having the membership consisting of people or cooperative corporation putting basis of its activities on cooperative principles and at the same time acts as a movement of people economy based on the family principle (*Law No. 25 / 1992*). According to *Munker (1992: 25)* the cooperative principles constitute the source of legal norms, therefore they by law are frequently relevant to the concept of cooperative. It is therefore emphasized that the cooperative should have a special characteristic as a legitimate cooperative corporation, in order to distinguish it from other forms of corporation, covering the membership, capital, operational management and the profit sharing. The Rochdalle Principle continuously applied as the basic foundation of cooperative in many countries at present consists of: *Solidarity, Democracy, Freedom, Altruism, Justice, Economy and Prosperity Improvement*. Saving and Borrowing Cooperative (KSP) is the cooperative performing its business activities only on the business of saving and borrowing. Unit of Saving and Borrowing Cooperative (USP) is a cooperative business unit operating in the field of saving and borrowing business as the part of cooperative business activities concerned.

The further development is the establishment of 'Baitul Maal' as a pot specialized to keep and take care of the properties of the Moslem, namely an institution responsible for maintaining the public property as well as the allocation process of property (fund) to those who deserve the right (*Said Sa'ad Marthon, 2007:106*). The concept of 'Baitul Maal' is that the incomes of the State from various economic sectors are managed, either from those carried out by Moslem or Non-Moslem. It also concerns with the Outcomes of Baitul Maal, either for the purpose of baitul maal or for the public needs of the Moslem and Non-Moslem (*Ibrahim Lubis, 1995: 720*).

On its development, Baitul Maal is divided into two categories, namely the baitul maal running its function as the establishment of Baitul Maal during the period of the Rasulullah Muhammad, the Prophet, and the Baitul Maal Wat Tamwil (BMT) having the larger function compared to the first one. And this BMT turns into the Cooperative Corporation.

Based on the existing sources of fund, Baitul Maal consists as follows: 1) Baitul Maal for Zakat (tithe) serves to accommodate all kinds of the funds of tithes. 2) Baitul Maal Akhmas is to keep the *ghanimah* and tax. 3) Mining and sea products. 4) Baitul Maal Fa'i is to keep *khardj*, *jizyah*, *'ursh*, and tax. 5) Baitul Maal Dhawa'i is to keep the properties of the unknown owners and the inheritance with no heirs (*Said Sa'ad Marthon 2007: 107*). In principle, BMT is the marriage of two institutions, namely between Baitul Maal and the Baitul Tamwil (*M. Ismail Yusanto and M. Arif Yunus, 2009:310*). The BMT has the activities to develop the productive and investment businesses to improve quality of the economic activities of the small and medium scaled entrepreneurs, among others by means of motivating the saving activity and supporting the financing of its economic activities.

In the scheme of supporting the economy of the Islamic people, particularly the *Jamaah Masjid* (the mosque community), in the year 2000 the Government suggested that the BMT to have the formal legality to become the cooperative corporation. It is intended that BMT becomes a formal corporation, so that it can get facilities from the Government, particularly in the scope of capital strengthening in soft nature and able to make connection or partnership with other corporations, including the banking financial institution and the non-banking financial institution.

The Syari'ah Financial Service Cooperative (KJKS) is a cooperative with the business activities operating in the fields of financing, investment, and savings pursuant to the syari'ah pattern. While the Syari'ah Financial Service Unit (UJKS) is a business unit of cooperative operating in the fields of financing, investment and saving under the syari'ah patterns as a part of the business activities of the cooperative concerned (*Ministry of Cooperative and UKM - Small and Medium Scaled Enterprises, 2007*).

The cooperative business activities in economy can be in the form of financing, among others, the Mudharabah Financing, in which according to *Rachmat Syafei (2001:224)*, the Owner of Wealth/Property/Capital submits the capital to the businessman to do the business / trading by using the said capital and its profit is shared by both of them based on the terms and conditions agreed. The Musyarakah Financing, according to *Ad-Dasuqi, Ibn Qudamah, M. Asy-Syarbini, Ibn Abidin in Rachmat Syafei (2001: 183-184)* is the mixture of one of two properties with others, without being able to distinguish between both of them, whether they are the Receivable

Accounts of Murabahah, Salam, Istisna, Ijarah, Qardh and Ar-Rahn (State Ministry of Cooperative and UKM - Small and Medium Scaled Enterprises, 2008:93).

Leadership

The term of 'leadership' is basically related to the skill, ability and level of influence owned by someone. Therefore, a leadership can be possessed by someone who is not a leader (Rivai, 2013:2). However, according to Zainudin and Mustaqim (2005:12), the type or style of leadership in general can be classified into 5 (five) categories, namely: *Autocratic, Militaristic, Paternalistic, Charismatic and Democratic*. According to Nawawi (1993:35), the leadership is classified into 2 (two) concepts, namely the leadership under *the Islamic spiritual concept* and a leadership under *an empirical concept*.

Leadership according to the Islamic spiritual concept is the ability to perform the instruction and to leave the prohibition of Allah, the Almighty God, either conducted jointly or individually. Whereas leadership according to the Empirical Concept is the activities conducted by human being in the life of community as an effort to materialize the togetherness (sociality). It is as described at the Noble Qur'an (Surah Al-Qalam:4) stating "*Wa innaka la'ala khuluqin 'azeem*" meaning "*And verily, you (Muhammad) are on an exalted character*", in which good samples of Rasulullah Muhammad, the Prophet, among others are reflected on his characters, namely Shiddiq (*Honest*), Amanah (*Trustable*), Tabliqh (*Conveying what has to be conveyed*), Fathonah (*Smart*), as stated in Nawawi (1993:34).

Participation of the Members

Participation is the mental and emotional involvement of someone in a group situation stimulating him to give contribution and jointly to take the responsibility on the achievement of the group objective. From this definition, it can be concluded that participation has three important things, namely: 1) Participation is the form of mental and emotional involvement; 2) Willingness to give contribution to achieve the group objective; 3) There is an element of responsibility.

Participation is very important for the cooperative, because as already been described above, the cooperative depends so much on its members, so that participation constitutes the right and obligation for the members of cooperative (Rozi & Hendri, 1997:113). The main problem in activating participation of the members in order to support the progress of the cooperative is the ability of the Cooperative Management in providing the benefit of their active participation compared to the sacrifice given. According to Hanel (1985:27) there are 2 (two) conditions to be fulfilled in increasing participation of the members, namely the cooperative service shall be able to support the interest of its members and include the objectives of the members into the enterprise, so that it will trigger the intention of the members.

Business Performance

According to Mahsun (2006:25), the *performance* is an illustration on the level of achievement in the implementation of an activity / program / policy in materializing the target, objective, mission and vision of an organization put into a strategic planning of an organization. Meanwhile, according to Robbins (1996) in Siagian (2002:40), *performance* is a level of success in performing the tasks and the ability to achieve the specified goal. Essentially the success of an organization can be observed from 6 (six) variables, all of them constituting the variables of effectiveness of the organization, namely *production, efficiency, satisfaction, adaptability, development, and vitality* of an organization (Robbin, 1985:8). In connection with the cooperative as a self-supporting organization performing a business, the management of a Cooperative is not different from that of the other corporations, namely that the Cooperative shall be managed properly so that it can compete with the other form of corporation. The Cooperative as a business entity cannot be separated from the activities to stimulate the rationality and to improve its efficiency. As a corporation, a Cooperative shall be managed in business like, without neglecting its core (Cooperative Principle) that the members act as the Owner and at the same time as the User of the Cooperative Services (Thoby Mutis, 1992:45).

The business performance of KJKS (Syari'ah Financial Service Cooperative) as the impact of the ability of a member of management (Manager) of KJKS in managing the organization and the cooperative business, according to Pontjowinototo (2007:14) have some basic concepts or principles in working or in doing the business based on the Islamic economic perspective, namely *trying to take only the good and the rightful ones*,

through the trading based on mutual likes, rightfully obtained: acting justly and avoiding the doubt, helping each other and avoiding the excessive risks.

Prosperity

Based on the Islamic economic perspective, prosperity is not merely the fulfilment of the material (physical) needs, but also the spiritual (mental) needs. According to *Zadjuli (2006a:5-6)*, in Islamic economy, apart from the material distribution, the attention is also given to the distribution in the level of religion implementation, quality of human personality, mastery in Science and Technology and prospect of the successor generation. The word 'prosperous' means "falah" in Arabic. *Haneef (2006 : xvii)* declares that 'falah' means victory, luck, wealth, success, achievement of something being looked for or searched by someone, safety, security, also being continuously in the state of goodness and prosperity. According to *Centre for the Islamic Economic Study and Development / P2EI (2008:18-19)*, the Islamic economy studies how the human being fulfil their material needs in the world, so that it will bring them into a happiness in this world and hereafter (*falah*).

RESEARCH METHODOLOGY

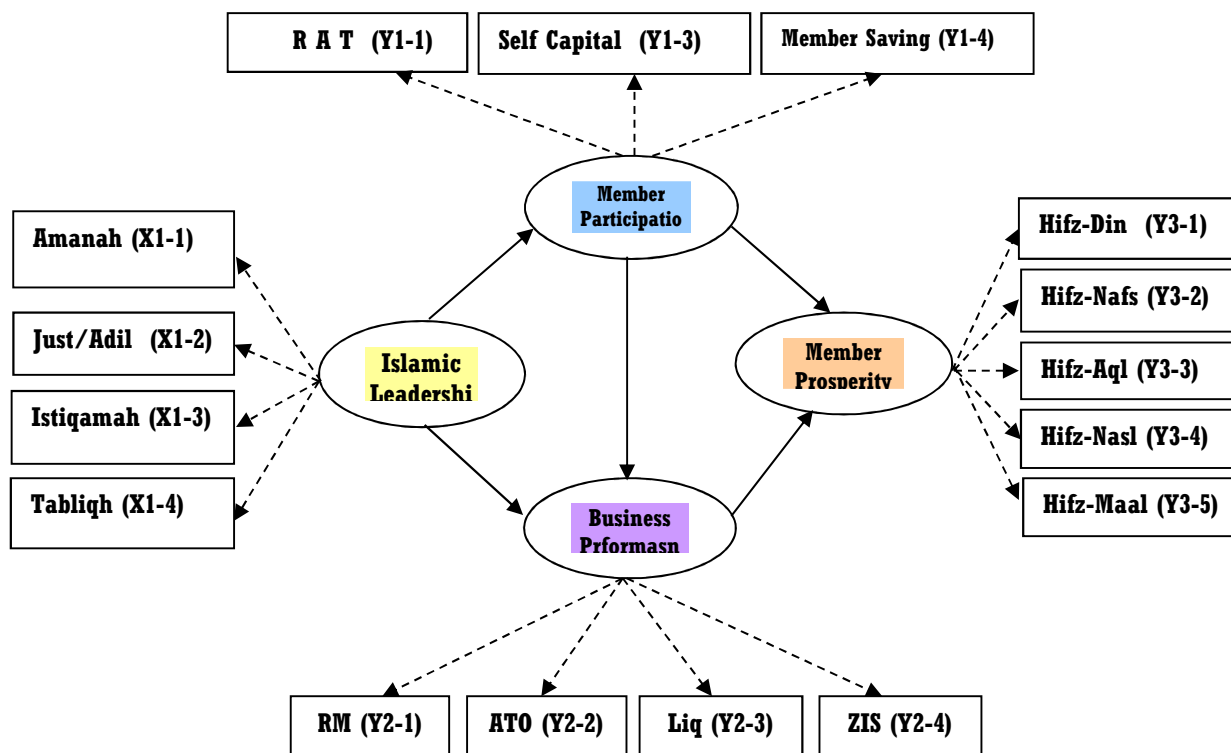
This is an explanatory research, intended to explain the influence among variables through the hypothetical testings. This study applies the *quantitative and kasyf* approaches. Data are analysed by using the quantitative method with the foundation of conventional thought produced in giving the evaluation to the empirical facts in the field. While the *kasyf analysis* is the analysis based on the provisions of the Noble Qur'an and the Sunnah Rasul being functioned to see the truth as what it is in the field. The main instrument in this research is the questionnaires presented to the respondents, namely the Supervisors and the Members of KJKS / JKS available in East Kalimantan Province selected to be the samples of this research. For such purpose, an item analysis is carried out by using the Partial Least Square (PLS), with the validity and reliability testings inside. In hypothetical testing presentation, the obtained data are processed further by using the analytical needs, and for the purpose of discussion, the data are processed and described based on the descriptive statistical principles. Meanwhile for the purpose of hypothetical analysis and testing, the approach of statistical testing is applied. The analysis applied to answer the hypothesis is the *structural equation modelling* by using the approach of *Partial Least Square (PLS)*. The data of this research are collected based on the secondary and primary data by means of providing the questionnaires to the respondents (samples), namely the members and the supervisors of KJKS / UJKS in East Kalimantan Province.

The target population in this research are the Syariah Financial Service Cooperatives (KJKS) / Syariah Financial Service Units (UJKS) available in East Kalimantan Province that have already been classified as being active and have got the complete organizational requirements. Population, according to *Riduan (2004:55)*, are the object and the subject available in a certain region and have fulfilled certain conditions. The objects of this research are the leadership (management) of KJKS/UJKS, participation of the KJKS / UJKS members, business performance of KJKS/UJKS and the prosperity of the KJKS / UJKS members. Meanwhile the subjects of this research are the KJKS / UJKS available in 4 (four) Cities and in 2 (two) Regencies in East Kalimantan Province having the Syariah Financial Service Cooperatives (KJKS) or the Syariah Financial Service Units (UJKS) being active for at least 2 (two) years. In this way, the target population becoming the subject of this research are at the total amount of 19 units of KJKS/UJKS available in 6 (six) Cities/Regencies. These total amounts of Cooperative population are taken by census as whole. Meanwhile the spread of the research population is as follows: 8 units or 42% in Samarinda, and 3 units or 16% are available in each of the cities of Balikpapan, Bontang and Tarakan, whereas 1 Unit or 5% is available each at the Paser Regency and Nunukan Regency.

Definition of the Operational Variables

1. The Islamic Leadership (X) has 4 (four) indicators consisting of Amanah (X1.1), Adil / Just (X1.2), Istiqamah (X1.3) and Tabliq (X1.4).
2. Member Participation (Y1) has 3 (three) indicators consisting of: RAT or Annual Member Meeting (Y1.1), Self Capital (Y1.2) and Amount of the Member Savings (Y1.3).
3. Business Performance (Y2) has 4 (four) indicators consisting of: RMS or Self Capital Rentability (Y2.1), ATO or Asset Turn-Over (Y2.2), Liquidity (Y2.3) and ZIS or Zakat, Infaq and Shadaqah (Y2.4).
4. Member Prosperity (Y3) has 5 (five) indicators consisting of: Hifzhud-Din (Y3.1), Hifzhun-Nafs (Y3.2), Hifzhul-Aql (Y3.3), Hifzhun-Nasl (Y3.4) and Hifzhul- Maal (Y3.5).

The model of this research conceptual framework with the approach of relationship model among the factors is set up as follows:



The Structural Model (Inner Weight) is indicated through the output of structural line coefficient.

Output of Line Coefficient answers the hypothetical definitions in this research covering as follows:

- H1: The Islamic Leadership (X) has significant influence to the Member Participation (Y1).
- H2: The Islamic Leadership (X) has significant influence to the Business Performance (Y2).
- H3: The Member Participation (Y1) has significant influence to the Business Performance (Y2).
- H4: The Member Participation (Y1) has significant influence to the Member Prosperity (Y3).
- H5: The Business Performance (Y2) has significant influence to the Member Prosperity (Y3).

Output of the complete model testing above applying SmartPLS Program can be seen from the Score of R-Square illustrating the Goodness-of-Fit of a model. The recommended R-Square score is bigger than zero. Data processing output of this fresearch applying the SmartPLS gives the R-Square score as shown on Table-1 below:

Table-1:
 Goodness of Fit of R-Square

Variables	R-Square
The Islamic Leadership (X), Member Participation (Y1)	0.504
The Islamic Leadership (X), Member Participation (Y1), and the Business Performance (Y2)	0.854
The Member Participation (Y1), Business Performance (Y2), the Member Prosperity (Y3)	0.707

1. Contribution or proportion of the Islamic Leadership variable (X) in explaining the variation around the Member Participation variable (Y1) is at the amount of 0.504 or equal to 50.4 %.
2. Contribution or proportion of the variableness of Islamic Leadership (X), Member Participation (Y1) in explaining the variation around the Business Performance variable (Y2) is at the amount of 0.854 or equal to 85.4 %
3. Contribution or proportion of variableness of Member Participation (Y1), Business Performance (Y2) in explaining the variation around the Member Prosperity (Y3) is at the amount of 0.707 or equal to 70.7 %

Outputs of the whole R-Square indicate that all scores of R-Square are bigger than zero. It means that the model of this research has already met the required *Goodness of Fit*. In addition, it can also be seen from the score of $Q^2 = 0.979$, meaning that the model gives the predictive relevance.

From the suitable models, each line coefficient can be interpreted. Such line coefficients constitute the hypotheses in this research that can be presented at the Structural Equation as follows:

$$Y1 = 0.201 X1$$

$$Y2 = 0.253 X1 + 0.490 Y1$$

$$Y3 = 0.382 Y1 + 0.116 Y2$$

The Line Coefficient testing and the Equation above are presented in detail at Table-2 below:

Table-2:
 Output of Line Coefficient Testing for Member Prosperity Model (Y3)

Variables	Coefficient	T-Statistic	T-Table	Remarks
Islamic Leadership (X) → Member Participation (Y1)	0.201	5.243	1.96	Significant
Islamic Leadership (X) → Business Performance (Y2)	0.253	7.16	1.96	Significant
Member Participation (Y1) → Business Performance (Y2)	0.49	24.798	1.96	Significant
Member Participation (Y1) → Member Prosperity (Y3)	0.382	9.813	1.96	Significant
Business Performance (Y2) → Member Prosperity (Y3)	0.116	2.552	1.96	Significant

1. The Islamic Leadership (X) has positive and significant influence to the Member Participation (Y1). This is indicated by the line coefficient with the positive sign at the amount of 0.201 with the Statistic-T score of 5.243 bigger than the T-Table = 1.96. Thus, the Islamic Leadership (X) directly influences the Member Participation (Y1) at the amount of 0.201. This means that each time there is an increase in Islamic Leadership (X), it will increase the Member Participation (Y1) at the amount of 0.201. Output of this research indicates that the *Hypothesis-1 is proven*. It means that the Islamic Leadership (X) significantly influences the Member Participation (Y1).
2. The Islamic Leadership (X) has positive and significant influence to the Business Performance (Y2). This is shown by line coefficient with the positive sign at the amount of 0.253 with the Statistic-T score of 7.160 bigger than the T-Table = 1.96. Thus, the Islamic Leadership (X) directly influences the Business Performance (Y2) at the amount of 0.253. This means that each time there is an increase in Islamic Leadership (X), it will increase the Business Performance (Y2) at the amount of 0.253. Output of this research indicates that *Hypothesis-2 is proven*. It means that the Islamic Leadership (X) significantly influences the Business Performance (Y2).
3. The Member Participation (Y1) has positive and significant influence to the Business Performance (Y2). This is indicated by line coefficient with the positive sign at the amount of 0.490 with the Statistic-T score of 24.798 bigger than the T-Table = 1.96. Thus, the Member Participation (Y1) directly influences the Business Performance (Y2) at the amount of 0.490. This means that each time there is an increase in Member Participation (Y1), it will increase the Business Performance (Y2) at the amount of 0.490. Output of this research shows that the *Hypothesis-3 is proven*. It means that the Member Participation (Y1) significantly influences Business Performance (Y2).
4. The Member Participation (Y1) has positive and significant influence to the Member Prosperity (Y3). This is shown by line coefficient with the positive sign at the amount of 0.382 with the Statistic-T score of 9.813 bigger than the T-Table = 1.96. Thus, the Member Participation (Y1) directly influences the Member Prosperity (Y3) at the amount of 0.382. This means that each time there is an increase in Member Participation (Y1), it will increase the Member Prosperity (Y3) at the amount of 0.382. Output of this research indicates that the *Hypothesis-4 is proven*. It means that the Member Participation (Y1) significantly influences Prosperity of Member (Y3).

5. The Business Performance (Y2) has positive and significant influence to Prosperity of the Member (Y3). This is indicated by line coefficient with the positive sign at the amount of 0.116 with the Statistic-T score of 2.552 bigger than the T-Table = 1.96. Thus, the Business Performance (Y2) directly influences the Member Prosperity (Y3) at the amount of 0.116. This means that each time there is an increase in Business Performance (Y2), it will increase Prosperity of the Member (Y3) at the amount of 0.116. Output of this research shows that the *Hypothesis-5 is proven*. It means that the Business Performance (Y2) significantly influences Prosperity of the Member (Y3).

If the Islamic Leadership in KJKS undergoes the increase, it will increase the participation of the members. The better the Islamic leadership behaviors are applied by the leaders, the bigger participation will be given by the members to the KJKS. The application of the Islamic values in Islamic leadership such as *amanah*, *adil (just)*, *istiqamah* and *tabliq* will stimulate the increase of member participation, such as to attend RAT (Annual Member Meeting), building up the self-capital to reduce the current payables, and to increase the amount of saving apart from the basic saving and the obligatory or compulsory saving.

Application of the Islamic values at the KJKS leadership such as *amanah*, *adil (just)*, *istiqamah* and *tabliq* will motivate the increase in Business Performance such as the Self-Capital Rentability (RMS), Asset Turn-Over (ATO), and liquidity as well as the tithe or Zakat, Infaq and Shadaqah (ZIS). The influence of Islamic Leadership in KJKS to the business performance can be explained by the fact that if a manager has high Islamic leadership attitude in KJKS, it means he reflects the high responsibility as well. A leader is someone if given the trust, he will never betray it, but will carry out or will convey such mandate to the entitled person. A leader is a person who maintains the trust, either from God or from other human being, such performing the *syar'i* obligation, managing the properties, and other contracts to achieve the joint objective.

Application of the participation values of the members in KJKS such as the presence at the RAT (Annual Member Meeting), building up the self capital and total amount of member savings apart from the basic saving and the compulsory saving will significantly stimulate improvement of the business performance, such as the RMS (Self Capital Rentability), ATO (Asset Turn Over), liquidity and ZIS (tithe / zakat, infaq and shadaqah). Member participation means high awareness / concern of each cooperative member to attend the RAT (Annual Member Meeting) once a year. Participation of the members in the form of building up the self-capital becomes obligation of the members that may not be neglected and has to be fulfilled every month in The forms of the basic saving and the compulsory saving to be fully paid in a certain amounts as stated at the Cooperative Article of Association. Participation of the members in the form of building up the self capital based on the high awareness / concern that the form of self-supporting ourselves in cooperative is how the cooperative able to fulfill its working capital deriving from the role of the members make the savings apart from the basic saving and the compulsory saving.

Application of participation of the members such as the Annual Member Meeting (RAT), self capital and the member saving apart from the basic saving and the compulsory saving will significantly influence the prosperity of the members established in the forms of: protection to religion (*hifdzhuddin*), protection to the soul / life (*hifdzhun-nafs*), protection to the mind / thought (*hifdzhul-aql*), protection to the offspring (*hifdzhun-nasl*), and protection to property (*hifdzhul-maal*).

The influence of participation of the members to the prosperity of the members explains that participation of the members in the form of full conscience constitutes the obligation leading toward something deemed suitable with the goal, either to get the benefit or to prevent the badness.

CONCLUSION:

1. Based on the *syar'i* qualitative analysis on the aspect of Islamic leadership in KJKS in East Kalimantan Province, people have understood and practiced the Islamic leadership in KJKS based on the Noble Qur'an on Surah Ali Imron of Article-159, that in every decision making, the management always bases it on the principle of '*musyawarah*' (discussion or deliberation). Then, implementation of tasks and the responsibility of the management as the leader in KJKS have been in conformity with the intention of Allah, the Almighty God, as stated at the Noble Qur'an at Surah Al-Mukminun (23) of Article 8, explaining that the main task and responsibility of a leader in KJKS is to maintain and keep the mandates assumed as well as his promise to the members of KJKS. It is also in line with the statement given by

- HR. Bukhari (2371)* that the responsibility of a leader to Allah – the Almighty God and the responsibility to the members of KJKS have been implemented by the Management of KJKS in East Java Province.
2. The conclusion is integrated as an output of the syar'i quantitative analysis, syar'i qualitative analysis as well as the kasyif / intuitive analysis. The Islamic leadership in KJKS has been implemented properly by the KJKS Management and is able to motivate participation of the members to produce the business performance and able to achieve the prosperity for its members.

SUGGESTIONS:

1. It is expected that the Administration of East Kalimantan Province is able to focus its policy in prosperity of its community through the improvement in cooperative development, particularly the KJKS (Syari'ah Financial Service Cooperative), in which members of the cooperatives are the integral part of a group of communities.
2. As for the members of cooperative and the community, the attitude and actions of the Islamic leadership in KJKS shall be strengthened and confirmed. The KJKS Management shall be aware upon their roles and responsibilities as the leader in cooperative, and shall be responsible for their leadership.'

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